

**UNITED CASUALTY AND SURETY INSURANCE COMPANY
GENERAL REINSURANCE CORPORATION**

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK**

-----X
AMY MOORE, MIA LYTELL, NATASHA
TAGAI, EMMA HOPPER, BRITTANY
HASSEN, and BRITTANY REYES,

BOND NO. UCSX2X5429

Plaintiffs,

SUPERSEDEAS BOND

-against-

Howard Rubin, and Jennifer Powers,

Defendants.

17-cv-6404 (BMC)
-----X

WHEREAS, Howard Rubin, Defendant, has filed and is prosecuting an appeal to the United States Court of Appeals for the Second Circuit from the Amended Judgment dated the 18th day of February, 2025 and filed shortly thereafter, granting Plaintiffs' motion for attorneys' fees and costs, against Howard Rubin, in the sum of **FOUR MILLION EIGHT HUNDRED FIFTEEN THOUSAND THIRTY THREE AND 25/100 (\$4,815,033.25) DOLLARS** and **FIFTEEN THOUSAND ONE HUNDRED FOURTEEN 90/100 (\$15,114.90) DOLLARS** in costs and expenses.

NOW, THEREFORE, the **UNITED CASUALTY AND SURETY INSURANCE COMPANY**, duly authorized to transact business in the State of New York and having an office and principal place of business at 303 Congress Street, Suite 502, Boston, MA 02210 and **GENERAL REINSURANCE CORPORATION** with a Principal place of business at 120 Long Ridge Rd, Stamford, CT 06902 as Co-Sureties, and Howard Rubin, as Principal, do hereby undertake in the sum of **FIVE MILLION THREE HUNDRED SIXTY ONE THOUSAND FOUR HUNDRED SIXTY FIVE AND 00/100 (\$5,361,465.00) DOLLARS**, that if the above-named Appellant, Howard Rubin, shall satisfy the Judgment herein in full together with cost, interest, and damages for delay, if for any reason the appeal is dismissed or if the Judgment is affirmed, and shall satisfy in full such modification of the Judgment and such costs, interest, and damages as the Appellate Court may adjudge and award, then this obligation shall be void, otherwise the same shall be and remain in full force and virtue.

Provided, however, this bond is hereby fixed in the amount of **FIVE MILLION THREE HUNDRED SIXTY ONE THOUSAND FOUR HUNDRED SIXTY FIVE AND 00/100 (\$5,361,465.00) DOLLARS**.

DATED, Boston, MA March 20th, 2025

UNITED CASUALTY AND SURETY INSURANCE COMPANY

By: Deborah A. Holleran
Deborah A. Holleran
Attorney-In-Fact

GENERAL REINSURANCE CORPORATION

By: Deborah A. Holleran
Deborah A. Holleran
Attorney-In-Fact

SURETY ACKNOWLEDGEMENT

COMMONWEALTH OF MASSACHUSETTS
COUNTY OF SUFFOLK

|
SS:
|

On this 20th day of March in the year 2025, before me personally came **Deborah A. Holleran**, to me known, who being by me duly sworn, did depose and say that she resides in Braintree, MA; that she is the Attorney-In-Fact of **UNITED CASUALTY AND SURETY INSURANCE COMPANY** and the Attorney-In-Fact of **GENERAL REINSURANCE CORPORATION**, the corporations described in and which executed the above instrument; that she knows the seal affixed to said instrument is such corporate seal; that it was affixed by order of the Board of Directors of said corporations, and that she signed her name thereto by like order



Colleen A. Cochrane
Notary Public, Commonwealth of Massachusetts
Commission Expires October 27th, 2028

|
NOTARY PUBLIC



UCSX2X5429

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That United Casualty and Surety Insurance Company, a corporation of the State of Nebraska, and US Casualty and Surety Insurance Company and United Surety Insurance Company, assumed names of United Casualty and Surety Insurance Company (collectively, the Companies), do by these presents make, constitute and appoint:

**Robert F. Thomas, Justin D. Casey, Colleen A. Cochrane, Deborah A. Holleran, Stephen M. Welsh
Michelle L. Wilson, Ruben Sarmiento, Molly Salazar, Laura Wallace, Julie L. Vowell**

its true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, with full power and authority hereby conferred in its name, place and stead, to execute, acknowledge and deliver **any and all bonds, recognizances, undertakings or other instruments or contracts of suretyship to include riders, amendments, and consents of surety.** This Power of Attorney shall expire without further action on December 31st, 2026.

This Power of Attorney is granted under and by authority of the following resolutions adopted by the Board of Directors of the Companies at a meeting duly called and held on the 1st day of July, 1993:

Resolved that the President, Treasurer, or Secretary be and they are hereby authorized and empowered to appoint Attorneys-in-Fact of the Company, in its name and as its acts to execute and acknowledge for and on its behalf as Surety any and all bonds, recognizances, contracts of indemnity, waivers of citation and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-Fact shall be binding upon the Company as if they had been duly executed and acknowledged by the regularly elected Officers of the Company in their own proper persons.

That the signature of any officer authorized by Resolutions of this Board and the Company seal may be affixed by facsimile to any power of attorney or special power of attorney or certification of either given for the execution of any bond, undertaking, recognizance or other written obligation in the nature thereof; such signature and seal, when so used being hereby adopted by the Company as the original signature of such officer and the original seal of the Company, to be valid and binding upon the Company with the same force and effect as though manually affixed.

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed and their corporate seals to be hereunto affixed, this 10th day of January, 2025

**UNITED CASUALTY AND SURETY INSURANCE COMPANY
US Casualty and Surety Insurance Company
United Surety Insurance Company**



Corporate Seals

R. Kyle Fowler
R. Kyle Fowler, Treasurer

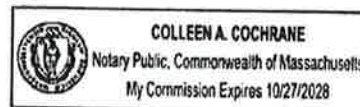
Commonwealth of Massachusetts
County of Suffolk ss:

On this 10th day of January, 2025, before me, Colleen A. Cochrane, a notary public, personally appeared, R. Kyle Fowler, Treasurer of United Casualty and Surety Insurance Company, US Casualty and Surety Insurance Company and United Surety Insurance Company, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person(s), or the entity on behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the Commonwealth of Massachusetts that the foregoing paragraph is true and correct.
WITNESS my hand and seal.

Colleen A. Cochrane
Notary Public Commission Expires: 10/27/2028

(Seal)



I, Robert F. Thomas, President of United Casualty and Surety Insurance Company, US Casualty and Surety Insurance Company and United Surety Insurance Company do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said Companies, which is still in full force and effect; furthermore, the resolutions of the Board of Directors, set out in the Power of Attorney are in full force and effect.

In Witness Whereof, I have hereunto set my hand and affixed the seals of said Companies at Boston, Massachusetts this

20th day of March, 2025

Corporate Seals



Robert F. Thomas
Robert F. Thomas, President

TO CONFIRM AUTHENTICITY OF THIS BOND OR DOCUMENT EMAIL: CONFIRMBOND@UNITEDCASUALTY.COM

DUPLICATE ORIGINAL

Power # UC&S 2191MA-74246-100

POWER OF ATTORNEY
GENERAL REINSURANCE CORPORATION
120 LONG RIDGE ROAD, STAMFORD, CONNECTICUT 06902

Know All Men By These Presents: That the GENERAL REINSURANCE CORPORATION, a corporation organized and existing under the laws of the State of Delaware, with Executive Offices at 120 Long Ridge Road, Stamford, Connecticut 06902, does hereby nominate, constitute and appoint Robert F. Thomas, Colleen A. Cochrane, Justin D. Casey, and Deborah A. Holleran its true and lawful Attorney(s)-in-fact with full power and authority to make, execute and deliver, for and on its behalf as surety, and as its act and deed, for:

Bond Number: UCSX2X5429
Bond Description: Supersedeas Bond
Bond Amount: \$5,361,465.00
Principal: Howard Rubin
Obligee: United States District Court, Eastern District of New York
Description: 17-cv-6404 (Bmc)

including consents in connection therewith - which are written on a co-surety basis and duly executed by United Casualty & Surety Insurance Company, 303 Congress St., Suite 502, Boston, MA 02210 as a co-surety; provided the co-surety share of General Reinsurance Corporation on any single bond shall not exceed \$15,000,000 and the execution of such bond(s), undertaking(s), or writing(s) obligatory, in pursuance of these presents, shall be as binding upon said Corporation, to all intents and purposes, as if duly executed by the President or Vice President of the Corporation, sealed with its corporate seal, and attested by its Secretary, Assistant Secretary or Vice President; and said Corporation hereby ratifies and confirms the acts of said Attorney(s)-in-fact done pursuant to the power and authority herein given.

This Power of Attorney is made and executed by authority of the By-laws of said Corporation of which the following excerpt is a true and exact copy.

"ARTICLE VI, SECTION 6.01 Execution of Instruments Generally. The Chairman of the Board, the President, any Vice President, the Secretary or the Treasurer may enter into any contract or execute and deliver any instrument in the name and on behalf of the Corporation. The Board of Directors may authorize any officer or officers, or agent or agents, to enter into any contract or execute and deliver any instrument in the name and on behalf of the Corporation, and such authorization may be general or confined to specific instances."

All power and authority hereby conferred shall hereby expire and terminate without notice at midnight of the 30th day of April, 2025 as respects executions subsequent thereto.

In Witness Whereof: The GENERAL REINSURANCE CORPORATION has caused these presents to be signed by its Vice President and its corporate seal to be affixed this 26th day of September, 2024.

Attest:



John Sloss
Assistant Vice President

STATE OF CONNECTICUT

SS.:

COUNTY OF FAIRFIELD

The foregoing instrument was acknowledged before me this 26th

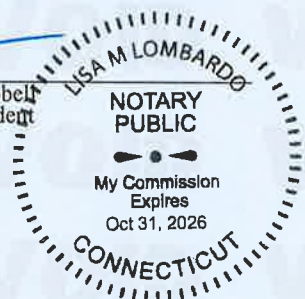
day of September, 2024, by John Campbell and John Sloss
of the General Reinsurance Corporation, a Delaware Corporation, on behalf of the Corporation.



GENERAL REINSURANCE CORPORATION



John Campbell
Vice President




Notary Public

United Casualty and Surety Insurance Company
DBA United Surety Insurance Company
DBA US Casualty and Surety Insurance Company
Statement of Assets, Liabilities, and Surplus
Year Ended December 31

| | Year Ended | |
|--|---------------------|---------------------|
| | 2024 | 2023 |
| <u>Admitted Assets</u> | | |
| Cash and Short Term Investments | \$41,394,126 | \$36,321,994 |
| Stocks | 19,798,138 | 2,176,755 |
| Bonds | 4,936,241 | 6,738,979 |
| Uncollected Premiums & Agents' Balance | 3,880,950 | 2,272,570 |
| Other Assets | 780,356 | 2,402,610 |
| <i>Total Net Admitted Assets</i> | <u>\$70,789,811</u> | <u>\$49,912,908</u> |
| <u>Liabilities</u> | | |
| Funds Held as Collateral | \$9,973,991 | \$14,101,531 |
| Unearned Premium | 10,494,364 | 8,098,812 |
| Losses | 2,879,260 | 1,919,898 |
| Other Expenses | 549,747 | 528,056 |
| Taxes, Licenses, and Fees | 208,961 | 147,927 |
| Loss Adjustment Expenses | 1,190,067 | 530,475 |
| Payable to Parent or Affiliates | 1,766,168 | 1,001,040 |
| Ceded Reinsurance Payable | 1,822,923 | 1,277,138 |
| Other Liabilities | 1,179,840 | 442,295 |
| <i>Total Liabilities</i> | <u>\$30,065,321</u> | <u>\$28,047,172</u> |
| <u>Capital and Surplus</u> | | |
| Paid In Surplus | \$34,850,639 | \$17,364,311 |
| Unassigned Surplus | 3,378,106 | 2,005,680 |
| Common Stock | 2,600,000 | 2,600,000 |
| Less: Treasury Stock | 104,255 | 104,255 |
| <i>Total Capital and Surplus</i> | <u>\$40,724,490</u> | <u>\$21,865,736</u> |
| <i>Total Liabilities and Capital and Surplus</i> | <u>\$70,789,811</u> | <u>\$49,912,908</u> |

I, Raymond Kyle Fowler, Treasurer and Secretary of United Casualty and Surety Insurance Company, hereby certify that the above is an exact copy of the financial statements of the Company dated December 31, 2024 and is a true and correct statement of the condition of United Casualty and Surety Insurance Company as of that date.

IN TESTIMONY WHEREOF, I have set my hand and affixed the seal of the Company this 7th day of March 2025.

By Raymond Kyle Fowler
R. Kyle Fowler, Treasurer and Secretary

GENERAL REINSURANCE CORPORATION
1209 Orange Street, Wilmington, Delaware 19801


Mailing Address: 120 Long Ridge Road, Stamford, Connecticut 06902

FINANCIAL STATEMENT AS OF DECEMBER 31, 2023

| ASSETS | | LIABILITIES and SURPLUS TO POLICYHOLDERS | |
|--|---------------------------------|--|---------------------------------|
| Cash in Banks and Office (including cash equivalents)..... | \$ 676,517,267 | Reserve for Claims and Claim Expenses..... | \$ 6,948,967,219 |
| Bonds (including short term)..... | 6,158,458,583 | Reserve for Unearned Premiums..... | 1,006,846,362 |
| Stocks..... | 14,257,295,536 | Funds Held under Reinsurance Treaties..... | 2,821,184 |
| Premium Balances in Course of Collection..... | 1,043,824,537 | Reserve for Commissions, Taxes and Other Liabilities..... | <u>1,631,245,131</u> |
| Reinsurance Recoverable on Loss Payments..... | 326,912,762 | Total Liabilities..... | <u>9,589,879,896</u> |
| Accrued Interest and Dividends (including receivable for securities)..... | 57,292,944 | Capital..... | 11,000,000 |
| Other Admitted Assets..... | <u>1,538,707,653</u> | Surplus..... | <u>14,458,129,386</u> |
| Total Admitted Assets..... | <u>\$ 24,059,009,282</u> | Surplus to Policyholders..... | <u>14,469,129,386</u> |
| | | Total Liabilities and Surplus..... | <u>\$ 24,059,009,282</u> |

Bonds and stocks owned are valued in accordance with the requirements of the National Association of Insurance Commissioners.

A CORRECT STATEMENT:



John Campbell - Vice President